

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : CHAPTER 13  
: :  
Vernice T. Clayton : No. 18-17164-AMC  
Debtor :

ANSWER TO MOTION OF PENNSYLVANIA HOUSING FINANCE AGENCY  
FOR RELIEF FROM THE AUTOMATIC STAY

1. Admitted.
2. Admitted.
3. Admitted.
4. Admitted.
5. Admitted.
6. Denied.
7. Denied.
8. Denied.
9. Denied.
10. Denied as relevant.
11. Denied.
12. No response required.

WHEREFORE Debtor respectfully requests this Honorable Court  
deny Movant's Motion for Relief.

/s/ David M. Offen  
David M. Offen  
Attorney for Debtor

Dated: 4/10/19